

FIG. 1

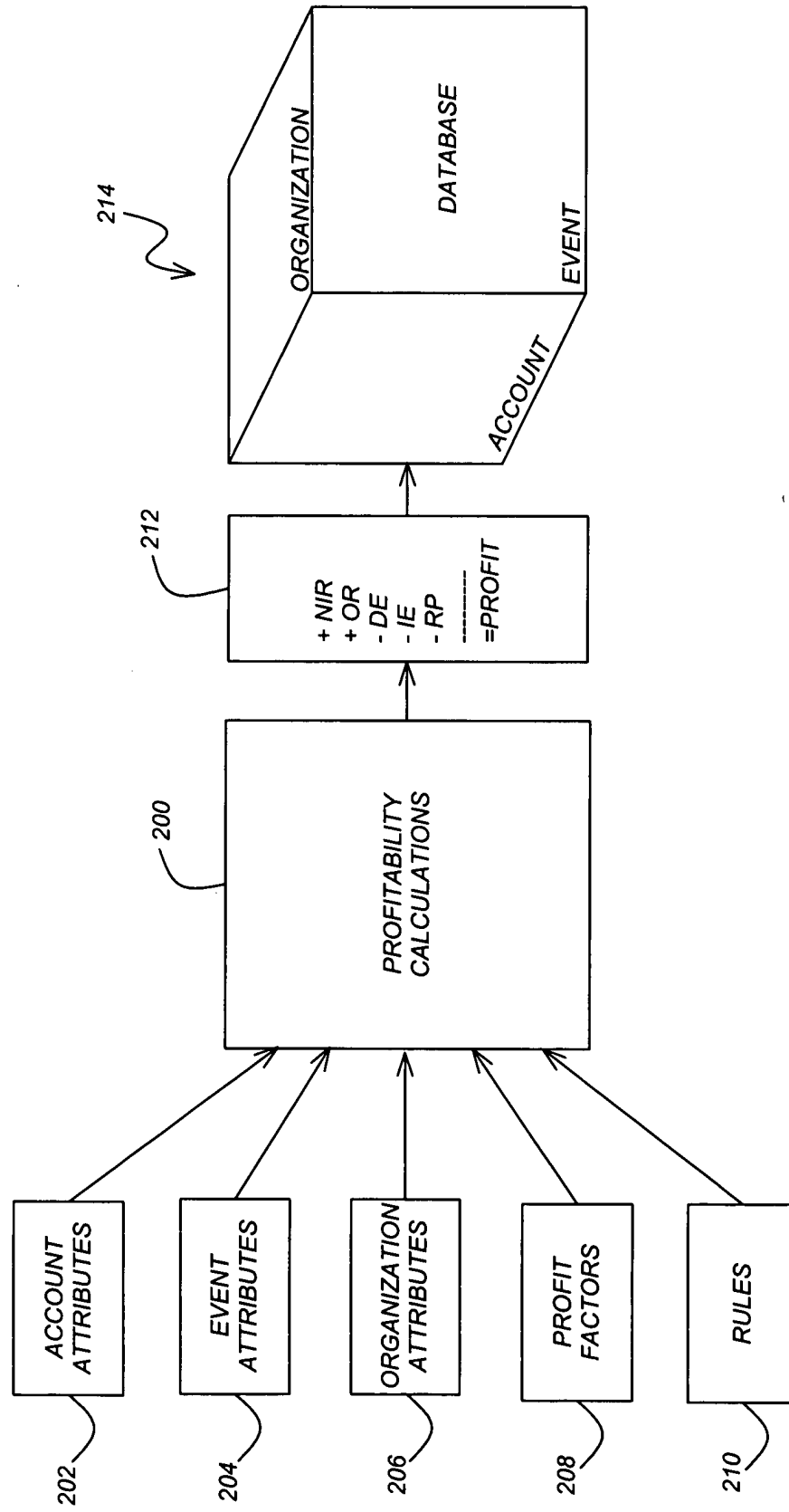


FIG. 2

RATE

12.0%

10.0%

9.0%

8.5%

8.0%

1 month

25 Years

TIME

Inter-Bank Yield Curve

Interest Revenue

Cost of Funds

Lending Spread

Value of Funds

Interest Expense

Deposit Spread

Asset Liability Management Spread

Fig. 3

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graph TD
    400[INVOKE PROFITABILITY CALCULATION] --> 402[INVOKE RELATED SCRIPTS]
    402 --> 404[RECEIVE STATEMENTS]
    404 --> 406[GENERATE ACCESS PLAN]
    406 --> 408[PARALLELIZE ACCESS PLAN]
    408 --> 410[EXECUTE ACCESS PLAN]
    410 --> 412[GENERATE RESULTS]
    412 --> 414[PERFORM PROFITABILITY CALCULATIONS]
    414 --> 416[STORE OR DELIVER RESULTS]
  
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FIG. 4